



When you pick up the phone, there's a friendly voice, and it frequently begins with: How are you today? For your travel4seniors.com editor, the immediate reply is a loud curse and quick slam of the phone. That's the safest way to protect yourself from being robbed.

However, if you cluelessly decide to listen, as millions of senior suckers do, the voice offers all kinds of goodies, often including that you've just won a free cruise. Of course, you should then realize the wise old saying: there's no such thing as a free ocean ride.

The next step in the scam is requiring you to send in your credit card and other personal info. That's when you've foolishly set yourself up for online robbery. Whenever you plan a voyage, always deal directly with the cruise line or a trusted travel agency.